

United States Bankruptcy Court

Western District of New York

IN RE: RICKY L & MICHELLE R STEWARD
 174 PARKRIDGE AVE
 BUFFALO, NY 14215

Case Number: 1312330 B
 Filed: 08/29/2013
 SS #1: XXX-XX-4667
 SS #2: XXX-XX-6724

SUMMARY OF TRUSTEE'S CASE CLOSING REPORT AND ACCOUNT

Notice

Plan Completed

Bankruptcy Judge Copy

THE REPORT IS SUMMARIZED AS FOLLOWS:

Receipts: 31,652.00

PAID CLAIMANTS

Secured: 18,728.78

Priority: 2,089.17

Unsecured: 4,915.17

Other: 0.00

ADMINISTRATIVE COSTS

Filing Fees: 0.00

Trustee Expense: 2,414.33

Trustee Compensation: 192.37

Debtor's Attorney: 2,931.00

Other Admin Expenses: 0.00

RETURNED

To The Debtor: 381.18

Total Distributed: 31,652.00

Your Claim Was Recorded As Number 999

Your Claim Was Classified As Special

The Trustee Reports That You Were Paid 0.00

You are further notified that

UNLESS A WRITTEN APPLICATION FOR A HEARING IS FILED ON OR BEFORE 60 DAYS FROM THE DATE OF CERTIFICATE OF MAILING OF THIS NOTICE AND SUMMARY, THE ESTATE WILL BE CLOSED AND THE TRUSTEE AND THE SURETY ON THE TRUSTEE'S BOND WILL BE RELEASED.

Dated: 11/16/2018

Certificate of Mailing

A copy of the above Summary of Trustee's Case Closing report and Account was served upon the creditors, debtor and his or her Attorney of record by mailing a copy thereof on 12/07/2018

Clerk: /s/J. Wright

CHAPTER 13 OFFICE

United States Bankruptcy CourtFor The
Western District of New YorkRICKY L & MICHELLE R STEWARD
174 PARKRIDGE AVE
BUFFALO, NY 14215Case No.: 1312330 B
SS #1: XXX-XX-4667
SS #2: XXX-XX-6724**CASE CLOSING REPORT AND ACCOUNT**This case was
commenced on

MO.	DAY	YR.
08	29	13

The Plan was
confirmed on

MO.	DAY	YR.
11	19	13

The Case was
concluded on

MO.	DAY	YR.
10	31	18

Plan Completed

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements. Copies of these detailed records have been filed with the Court, or are attached hereto, and are incorporated by reference in this report.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors.

\$ 31,652.00

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLAIM NUMBER	CLASSIFICATION	AMOUNT ALLOWED	AMOUNT PAID		BALANCE DUE
				PRINCIPAL	INTEREST	
ACS EDUCATION SERVICES	001	Unsecured	0.00	0.00	0.00	Not Filed
HOUSEHOLD CREDIT SERVICES	002	Unsecured	0.00	0.00	0.00	Not Filed
CITI STUDENT LOAN	003	Unsecured	0.00	0.00	0.00	Not Filed
U.S. BANK TRUST, N.A.	004	DirectPay	24,166.12	0.00	0.00	DirectPay
U.S. BANK TRUST, N.A.	005	Secured	4,189.94	4,189.94	268.73	0.00
CITIZENS BANK	006	Unsecured	0.00	0.00	0.00	Not Filed
DEPARTMENT OF EDUCATION	007	Unsecured	44,901.55	2,245.08	0.00	0.00
AMERICREDIT FINANCIAL SER	008	Secured	12,409.22	12,409.22	796.03	0.00
LVNV FUNDING	009	Unsecured	0.00	0.00	0.00	Not Filed
LVNV FUNDING	010	Unsecured	0.00	0.00	0.00	Not Filed
NYS DEPT.OF TAXATION	011	Priority	0.00	0.00	0.00	Not Filed
PEARL CARROLL ASSOCIATES	012	Unsecured	0.00	0.00	0.00	Not Filed
POPULAR CLUB	013	Unsecured	0.00	0.00	0.00	Not Filed
ECMC	014	Unsecured	19,070.89	953.54	0.00	0.00
SLC CONDUIT I LLC	015	Unsecured	0.00	0.00	0.00	Not Filed
TIME WARNER CABLE	016	Unsecured	0.00	0.00	0.00	Not Filed
UNITED CONSUMER FINANCIAL	017	Unsecured	0.00	0.00	0.00	Not Filed
UNIVERSAL FIDELITY CORP.	018	Unsecured	0.00	0.00	0.00	Not Filed
U.S. DEPT. OF EDUCATION	019	Unsecured	13,403.76	670.19	0.00	0.00
VERIZON	020	Unsecured	245.41	12.27	0.00	0.00
VERIZON WIRELESS	021	Unsecured	0.00	0.00	0.00	Not Filed
MOMA FUNDING, LLC	022	Unsecured	3,723.17	186.16	0.00	0.00
MOMA FUNDING, LLC	022	Secured	250.00	250.00	16.75	0.00
STERLING JEWELERS, dba KA	023	Unsecured	1,276.56	63.83	0.00	0.00
STERLING JEWELERS, dba KA	023	Secured	750.00	750.00	48.11	0.00
WELLS FARGO	024	Unsecured	0.00	0.00	0.00	Not Filed
LVNV FUNDING, LLC	025	Unsecured	14,752.82	737.64	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	026	Unsecured	374.64	18.73	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	027	Unsecured	165.57	8.28	0.00	0.00
GE CAPITAL RETAIL BANK	028	Unsecured	0.00	0.00	0.00	Not Filed

United States Bankruptcy CourtFor The
Western District of New YorkRICKY L & MICHELLE R STEWARD
174 PARKRIDGE AVE
BUFFALO, NY 14215Case No.: 1312330 B
SS #1: XXX-XX-4667
SS #2: XXX-XX-6724**CASE CLOSING REPORT AND ACCOUNT**This case was
commenced on

MO.	DAY	YR.
08	29	13

The Plan was
confirmed on

MO.	DAY	YR.
11	19	13

The Case was
concluded on

MO.	DAY	YR.
10	31	18

Plan Completed

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements. Copies of these detailed records have been filed with the Court, or are attached hereto, and are incorporated by reference in this report.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors.

\$ 31,652.00

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLAIM NUMBER	CLASSIFICATION	AMOUNT ALLOWED	AMOUNT PAID		BALANCE DUE
				PRINCIPAL	INTEREST	
RESURGENT CAPITAL SERVICE	029	Unsecured	353.09	17.65	0.00	0.00
INTERNAL REVENUE SERVICE	030	Priority	2,089.17	2,089.17	0.00	0.00
INTERNAL REVENUE SERVICE	030	Unsecured	35.95	1.80	0.00	0.00
KONDAUR CAPITAL CORP.	031	Unsecured	0.00	0.00	0.00	Not Filed
RICKY L & MICHELLE R STEW	777	Refund	0.00	0.00	0.00	0.00
RICKY L & MICHELLE R STEW	999	Refund	381.18	381.18	0.00	0.00

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	GENERAL	LATE	SPECIAL	TOTAL	
AMOUNT ALLOWED	17,599.16	2,089.17	98,303.41	0.00	381.18	118,372.92	TOTAL PAID PRINCIPAL AND INTEREST
PRINCIPAL PAID	17,599.16	2,089.17	4,915.17	0.00	381.18	24,984.68	
INTEREST PAID	1,129.62	0.00	0.00	0.00	0.00	1,129.62	

OTHER DISBURSEMENT UNDER ORDER OF COURT

DEBTOR'S ATTORNEY

FEE ALLOWED

FEE PAID

BARRY H. STERNBERG

2,931.00

2,931.00

COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION	FILING FEE AND DEPOSIT	ADDITIONAL CHARGES		TRUSTEE		OTHER COST
		CLERK'S CHARGES	.25 EACH CLAIM OVER 10	EXPENSE	COMPENSATION	
	0.00	0.00		2,414.33	192.37	0.00

2,606.70

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and The Trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other and further relief as is just. Pursuant to FRBP 5009, I hereby certify that the above captioned case has been fully administered.

Certificate of Mailing

A copy of the above Case Closing Report and Account was served upon the debtor and his or her Attorney of Record by mailing a copy thereof on 12/07/2018

Clerk: /s/J. Wright

Chapter 13 Office

/s/Albert J. Mogavero

Albert J. Mogavero